

Gain added protection with Washington National and Bankers life supplemental products



WASHINGTON NATIONAL CRITICAL SOLUTIONSSM

Did you know?

- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have a 1-in-3 lifetime risk.¹
- Each year an estimated 785,000 Americans will have a new heart attack.²
- On average, every 40 seconds in U.S. someone has a stroke.²

¹American Cancer Society, Cancer Facts & Figures 2011, p. 1.

²American Heart Association, Heart Disease and Stroke Statistics—2011 Update, p. 19.

The above statistics represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the policy by the sources cited above.

Why do I need critical illness insurance?

Day-to-day life is complicated enough all on its own. So when you're facing the extra stress of a critical illness, you need to keep your financial worries to a minimum. You need the assurance of a supplemental health insurance policy that helps protect your family, finances and future.

Medical plans are designed to help pay your direct medical expenses, including doctor bills, hospital bills and medications. But many indirect costs related to critical illness treatments are not typically covered by health insurance. These indirect, out-of-pocket costs can include insurance copayments and deductibles, lost wages, special foods, childcare expenses and counseling.

Washington National Critical Solutions can provide benefits to help with the direct and indirect expenses of a critical illness diagnosis and treatment.

General features

- **Direct payments.** Payments go directly to you or whomever you choose unless otherwise required. The benefits are paid regardless of any other type of insurance coverage you have.
- **Customization.** With three coverage types and two plan options, you can customize a plan to meet your needs and budget.
- **Lifetime renewability.** Your policy is guaranteed renewable for life. It cannot be canceled because of your age or health. Your benefits are not reduced at any age.
- **Premium return.** Your premiums are returned to you, minus claims, within the specified period of time outlined in the rider.
- **Stable rates.** Your premium cannot be increased if you remove your insurance coverage from payroll deduction. You cannot be singled out for a rate increase. Your rates can be changed only if rates are changed on all policies/certificates of this type in your state.

Washington National Critical Solutions benefits³

- Lump-sum benefit up to \$70,000
- Wellness benefit
- Hospital confinement
- Consultation benefit
- Radiation and chemotherapy treatments

Optional rider⁴

- Return of Premium

Rates and coverage. Coverage levels and rates may vary by state. Premiums are based upon the level of coverage selected. You must meet applicable criteria for insurability to be eligible for insurance provided by Washington National.

For more information. Go to the enrollment website and indicate your interest on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 541-2254.

³Depending upon your plan selection, some benefits may have an additional cost. For complete details of coverage, including state availability of products and benefits, highlight "yes" on the Washington National products screen during online enrollment. The benefits of this policy are described in policy form series CIC1039 and state variations, where applicable.

⁴This rider has an additional cost.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts or facility for the care and treatment of mental diseases or mental disorders. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Washington National Critical Solutions is issued by Washington National Insurance Company (home office: Carmel, Indiana).



WASHINGTON NATIONAL SOLUTIONSSM CANCER

Did you know?

- Women have more than a 1-in-3 lifetime risk of developing cancer; men have a 1-in-2 lifetime risk.
- About 11.7 million Americans alive today have a history of cancer.

Source: American Cancer Society, Cancer Facts & Figures 2011, p. 1.

The above statistics represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the policy by the American Cancer Society.

Why do I need cancer insurance?

Medical plans are designed to help pay your direct medical expenses, including doctor bills, hospital bills and medications. But many indirect costs related to cancer treatment are not typically covered by health insurance. These indirect or out-of-pocket costs can include insurance copayments and deductibles, lost wages, special foods, childcare expenses and counseling. Transportation, food and lodging expenses associated with out-of-town treatments can add up as well.

Washington National Solutions Cancer is designed to help you deal financially with the indirect costs of a cancer diagnosis. It pays benefits directly to you or someone you designate.

General features

- **Direct payments.** Payments go directly to you or whomever you choose unless otherwise required. The benefits are paid regardless of any other type of insurance coverage you have.
- **Lifetime renewability.** Your policy is guaranteed renewable for life. It cannot be canceled because of your age or health. Your cancer benefits are not reduced at any age.
- **No lifetime maximum.** There's no lifetime maximum on any benefit unless noted in the policy.
- **Premium return.** Your premiums are returned to you, minus claims, within the specified period of time outlined in the rider.
- **Stable rates.** Your premium cannot be increased if you remove your insurance coverage from payroll deduction. You cannot be singled out for a rate increase. Your rates can be changed only if rates are changed on all policies/certificates of this type in your state.

Washington National Solutions Cancer benefits¹

- First-occurrence express payment
- Radiation and chemotherapy treatments
- Blood and plasma
- Daily hospital confinement
- Skilled nursing facility and hospice care
- Ambulance
- Wellness benefit
- Leukemia bone marrow transplant
- Stem cell transplant
- Transportation and lodging
- Wigs and hairpieces
- Surgery and anesthesia
- Home healthcare

Optional riders²

- Hospital Intensive Care
- Alternative Care
- Return of Premium

Rates and coverage. Coverage levels and rates may vary by state. Premiums are based on the level of coverage selected. You must meet applicable criteria for insurability to be eligible for insurance provided by Washington National.

For more information. Go to the enrollment website and indicate your interest on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 541-2254.

¹This is a partial list of benefits. For complete details of coverage, including state availability of products and benefits, highlight "yes" on the Washington National products screen during online enrollment. The benefits of this policy are described in policy form series CHIC-5022C and state variations, where applicable.

²These riders have an additional cost.

This insurance is available only to members of Health Opportunity through Partnership in Education (HOPE). A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts or facility for the care and treatment of mental diseases or mental disorders. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Washington National Solutions Cancer is issued by Washington National Insurance Company (home office: Carmel, Indiana).

PULSE PROTECTION SERIESSM

Did you know?

- More than 1.5 million Americans experience a new coronary attack or new stroke each year.
- Someone in the U.S. suffers a stroke every 40 seconds.
- In a single year, the cost of cardiovascular disease and stroke is estimated at more than \$286 billion—more than any other diagnostic group.

Source: American Heart Association, Heart Disease and Stroke Statistics—2011 Update, p. e19, e20.

The above statistics represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the policy by the American Heart Association.

Why do I need insurance against heart disease, heart attack and stroke?

Your major medical insurance is designed to pay doctor and hospital bills. But a number of expenses are not covered by major medical. Out-of-pocket costs can include insurance deductibles and copayments, transportation and lodging for out-of-town medical treatment, lost wages and special diets. If you experience heart disease, heart attack or stroke, the Pulse Protection Series from Washington National can pay benefits when you need them most.

General features

- **Direct payments.** Payments go directly to you or whomever you choose unless otherwise required. The insurance benefits are paid regardless of any other type of insurance coverage you have.
- **Lifetime renewability.** Your policy is guaranteed renewable for life. It cannot be canceled because of your age or health. The disability benefit is renewable to age 70.
- **No lifetime maximum.** There's no lifetime maximum on any benefit except as noted in the policy.
- **Premium return.** Your premiums are returned to you, minus claims, within the specified period of time outlined in the rider.
- **Stable rates.** Your premium cannot be increased if you remove your insurance coverage from payroll deduction. You cannot be singled out for a rate increase. Your rates can be changed only if rates are changed on all policies/certificates of this type in your state.

Pulse Protection Series benefits¹

- Daily hospital confinement
- Attending physician and private nurse
- Surgery and anesthesia
- Ambulance
- Blood and plasma
- Transportation and lodging
- Electrocardiogram
- Heart transplant

Optional riders²

- Return of Premium

Rates and coverage. Coverage levels and rates may vary by state. Premiums are based on the level of coverage selected. You must meet applicable criteria for insurability to be eligible for insurance provided by Washington National.

For more information. Go to the enrollment website and indicate your interest on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 541-2254.

¹This is a partial list of benefits. For complete details of coverage, including state availability of products and benefits, highlight "yes" on the Washington National products screen during online enrollment. The benefits of this policy are described in policy form series KH000/PS1ST and state variations, where applicable.

²Optional riders have an additional cost.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts or facility for the care and treatment of mental diseases or mental disorders. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Pulse Protection Series is issued by Washington National Insurance Company (home office: Carmel, Indiana).

ACCIDENT ASSURESM

Did you know?

- 66% of all accidents occur off the job.
- More than 34 million people in the U.S. receive medical attention for an injury every year.
- Every second of every day, someone is disabled from an accidental injury.

Source: National Safety Council, Injury Facts, 2010 Edition.

The above statistics represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the policy by the National Safety Council.

Why do I need accidental injury and disability insurance?

For an accidental injury or disability, your health insurance covers your medical expenses, such as doctor and hospital bills. And workers' compensation applies if you're injured on the job. But if you're accidentally injured or disabled, you may have to pay out of your own pocket for expenses like special transportation, home care and childcare. Loss of income can become your most costly expense, threatening your lifestyle. Disability income options pay from the first day of accident disability and from the 15th day for sickness disability.

General features

- **Direct payments.** Payments go directly to you or whomever you choose unless otherwise required. You decide how to spend the money.
- **Lifetime renewability.** Your insurance is guaranteed renewable for life. It cannot be canceled because of your age or health. The disability benefits and associated riders are renewable to age 70.
- **Premium return.** Your premiums are returned to you, minus claims, within the specified period of time outlined in the rider.
- **Stable rates.** Your premium cannot be increased if you remove your insurance coverage from payroll deduction. You cannot be singled out for a rate increase. Your rates can be changed only if rates are changed on all policies of this type in your state.

Accident Assure benefits¹

- Accidental death and dismemberment benefits
- Specific injury benefits
- Hospital confinement and ICU confinement benefits
- Ambulance and emergency room benefits
- Transportation and family lodging benefits
- Physician's office visit benefits
- Off-the-job accident total disability or 24-hour accident short-term disability benefit options

Optional riders²

- Physician's Office Additional Benefit
- Sickness Disability
- Return of Premium
- Waiver of Premium

Rates and coverage. Coverage levels and rates may vary by state. Premiums are based on the level of coverage selected. You must meet applicable criteria for insurability to be eligible for insurance provided by Washington National.

For more information. Go to the enrollment website and indicate your interest on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 541-2254.

¹This is a partial list of benefits. For complete details of coverage, including state availability of products and benefits, highlight "yes" on the Washington National products screen during online enrollment. The benefits of this policy are described in policy form series CIC1022 and state variations, where applicable.

²These riders have an additional cost.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts or facility for the care and treatment of mental diseases or mental disorders. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Accident Assure is issued by Washington National Insurance Company (home office: Carmel, Indiana).

HOSPITAL SECURE[®]

Why do I need hospital indemnity insurance?

A stay in the hospital can be expensive. But your first concern should be for care and treatment. Deductibles and copayments tied to medical events are rising. Even the most complete major medical coverage can leave you responsible for out-of-pocket expenses, like transportation and doctor office visits. A hospital indemnity plan is supplemental insurance for the expenses associated with a hospital stay.

Did you know?

- 1-in-6 Americans is hospitalized every year due to a sickness or accident.¹
- The average hospital stay lasts four to five days.¹
- Medical debt is the leading cause of half of all personal bankruptcies filed in the U.S.²

¹"Voluntary Supplemental Medical and Hospital Indemnity Plans," Eastbridge Consulting Group, Inc., p. 15.

²"Medical Bankruptcy in the United States, 2007: Results of a National Study," American Journal of Medicine, Vol. 122, Issue 8, Aug. 2009, p. 741-746.

The above statistics represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the policy by the cited sources.

General features

- **Direct payments.** Payments go directly to you or whomever you choose unless otherwise required. You decide how to spend the money.
- **Guaranteed renewable to age 65.** Your insurance is guaranteed renewable to age 65. It cannot be canceled because of your health or claims status.
- **Stable rates.** Your premium cannot be increased if you remove your insurance coverage from payroll deduction. You cannot be singled out for a rate increase. Your rates can be changed only if rates are changed on all policies/certificates of this type in your state.

Hospital Secure benefit options³

- Hospital confinement benefit options up to \$2,500
- Outpatient surgical benefit
- Doctor office visit benefit
- Emergency room benefit
- Daily hospital confinement benefit add-on

Optional riders⁴

- Hospitalization Daily Benefit rider
- Pet Boarding rider

³This is a partial list of benefits. For complete details of coverage, including state availability of products and benefits, highlight "yes" on the Washington National products screen during online enrollment. The benefits of this policy are described in policy form series CIC1019 and state variations, where applicable.

⁴These riders have an additional cost.

Rates and coverage. Coverage levels and rates may vary by state. Premiums are based on the level of coverage selected. You must meet applicable criteria for insurability to be eligible for insurance provided by Washington National.

For more information. Go to the enrollment website and indicate your interest on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 541-2254.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts or facility for the care and treatment of mental diseases or mental disorders. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Hospital Secure is issued by Washington National Insurance Company (home office: Carmel, Indiana).

WORKSITE UL2®

Why do I need universal life insurance?

Buying life insurance through the workplace is one of the easiest ways to help protect yourself (the associate) and/or your spouse, children and even grandchildren. The Worksite UL2 policy offers associates and their family members life insurance and other benefits through a convenient signup process.

In addition to life insurance protection, you can choose additional benefits, such as annual automatic benefit increases and an accidental death benefit. Coverage is portable if you retire or otherwise leave the company.

Worksite UL2 riders

- Accidental Death Benefit*
- Accelerated Benefit for Terminal Illness*
- Automatic Benefit Increase*
- Children's Level Term Insurance*
- Waiver of Stipulated Premium*

Rates and coverage. The minimum coverage amount for a single life is \$5,000 or the face amount provided by a target premium of \$4 per week, whichever is higher. The maximum face amount is \$150,000. The maximum death benefit can increase up to \$250,000 with the Automatic Benefit Increase rider. The maximum face amount for child or grandchild policies is \$42,500.

For more information. Go to the enrollment website and indicate your interest in this product on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll.

You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 525-7662.

*Riders are optional and may have an additional cost.

These policies have limitations and exclusions. Some benefits may not be available in all states. For costs and complete details of coverage, contact your agent. Worksite UL2 is issued by Washington National Insurance Company (home office: Carmel, Indiana).

WASHINGTON NATIONAL TERM LIFE PLUSSM

Why do I need term life insurance?

Buying life insurance through the workplace is one of the fastest, most affordable ways to help protect yourself (the associate) and your family. Term life insurance is the simple, straightforward way to provide for loved ones in the event of death. Applying for coverage is easy, too.

Washington National Term Life Plus benefits¹

- To-age-65 term offers coverage throughout your working years.
- A traditional 15-year term is also available.
- Critical Illness rider pays a lump-sum benefit to help with the costs of common critical illnesses.
- Built-in 50% return of premium benefit helps you get back some of your paid premiums.

Optional riders²

- Critical Illness rider
- Total and Permanent Disability Waiver of Benefits rider
- Accidental Death Benefit rider
- Accelerated Death Benefit rider

Rates and coverage. Level-term premiums are unisex, issue-age rated and based on tobacco usage. The maximum death benefit is \$250,000, the minimum is \$10,000 or \$4 per week, whichever is higher. Children are covered under a single premium rate at \$10,000 each.

For more information. Go to the enrollment website and indicate your interest in this product on the Washington National products screen. At your request, a product specialist will contact you to answer questions, calculate rate information and help you enroll. You also may contact a supplemental product specialist at (800) 628-6428 to request more information. Supplemental product specialists are available Monday through Thursday from 9 A.M. to 5 P.M. ET. If a specialist is not available when you call, you may leave a message and expect a return call within two business days. To cancel an in-force policy or one that has been applied for, contact Washington National customer service at (800) 525-7662.

¹These policies have limitations and exclusions. Some benefits may not be available in all states. For costs and complete details of coverage, contact your agent. Washington National Term Life Plus is issued by Washington National Insurance Company (home office: Carmel, Indiana).

²Riders are optional and may have an additional cost.

BANKERS LIFE LONG-TERM CARE PRODUCTS

Three policies are available to meet your need for long-term care insurance:

1. Tax-qualified comprehensive long-term care
2. Tax-qualified home health care
3. Indiana long-term care insurance partnership policy¹

What is long-term care?

Long-term care (LTC) is ongoing personal assistance when you need help caring for yourself due to a loss of physical or mental functioning as the result of an illness such as Alzheimer's disease. LTC may include help with activities of daily living, such as dressing, eating, bathing, toileting and transferring. Most people associate LTC with nursing homes, but care may be provided in a variety of locations, including your home or an assisted-living facility.

Why do I need LTC insurance?

Here are a few reasons why you may want to consider LTC insurance:

1. To protect your independence. If you should experience an illness that requires long-term care, health insurance and disability income does not pay for skilled nursing home care and home health care. A Long-Term Care policy can help you protect your assets from the high cost of needing long-term care. Long-Term care can be expensive depending on the type of care you need. Home health care averages \$16,000 a year for a home health aide to assist you three times a week with household chores.²
2. Long-Term Care Insurance can help protect your family because the insurance provides benefits and features that can help your family take care of you and maintain your and their livelihood.

What are the benefits for associates?

In addition to the important protection that all Bankers Life LTC policies provide, our associate program offers these benefits:

1. A 5% discount off your total premium³
2. Premium payments through payroll deductions
3. Fully portable coverage
4. Flexible plan designs to meet your needs

How do I get more information?

Licensed Bankers Life agents will conduct a needs analysis with each associate and oversee the enrollment process to ensure you receive a LTC plan designed to meet your individual needs. To schedule an appointment with an agent, call (765) 289-2264 ext. 150.

¹Available for Indiana residents only.

²National Clearinghouse for Long-Term Care Information, Understanding Long-Term Care, longtermcare.gov, 2007.

³Excluding home health care.

